1. **Officer Incentive Programs for Healthcare Professions.** Healthcare Profession specialties which the Assistant Secretary of Defense (Health Affairs) has determined to be critically short are referred to as Critical Skill Shortage (CSS) Specialties. Members in designators, paygrades, subspecialties (SSP) and with additional qualification designations (AQD), if applicable, listed as CSS in current NAVADMIN may qualify for the stipend, Loan Repayment Program (LRP), or Special Pay described in this article. Members who receive any of these incentives cannot also receive an accession or affiliation bonus. Governing incentive program requirements are outlined in references (a) and (b), RESPERSMAN 1100-010 and applicable NAVADMINs.

2. **Healthcare Professions Stipend Program.** Available to Medical Corps (MC), Dental Corps (DC), Medical Service Corps (MSC) and Nurse Corps (NC) officers in a medical residency program or in a post baccalaureate education program in the applicable Nursing or MSC allied health profession.

   a. **Eligibility Criteria.** Applicants shall:

   (1) Be a commissioned MC, DC, MSC or NC officer in the Navy Reserve, or be eligible for appointment. Shall not be eligible for stipend payments before having been commissioned and placed in Selected Reserve status.

   (2) Be a graduate of an accredited medical, dental, or Bachelor of Science in nursing or other appropriate professional school.

   (3) Possess a current valid and unrestricted license to practice medicine, dentistry or nursing, and such additional
health professional privileges as are required to pursue professional training in the critical specialty for which the stipend is being offered.

(4) Be fully credentialed by current Navy standards, as determined by the Navy Medicine Support Command - Centralized Credentials and Privileging Directorate (CCPD).

(5) Be enrolled or accepted for full time enrollment in a residency or accredited specialty program that will lead to qualification in a CSS listed on current NAVADMIN.

(6) Elect to receive stipend for the entire residency period, or entire remaining residency period if already enrolled. Partial receipt for less than the full residency period is not authorized.

(7) Not be under a contractual agreement for any other regular Navy or Navy Reserve incentive program except for the Loan Repayment Program (LRP) per reference (a).

(8) Not have previously received this incentive.

(9) Serve satisfactorily in the Selected Reserve during each year in which stipend is received.

b. Precert Request. Recruiting Command and Career Transition Office (CTO) personnel shall submit precert requests to the COMNAVRESFORCOM Officer Incentives Shop (N112A) prior to member's gain to an IDT status. COMNAVRESFORCOM Officer Incentives Division will return a Written Agreement with a precert number if member meets basic eligibility requirements.

c. Application. NRA Incentive Program Coordinator shall submit an initial application for eligibility establishment to COMNAVRESFORCOM (N112A) when a member affiliates per RESPERSMAN 1100-010 paragraph 2.e(1)(c). The application will include:

(1) An official letter from the educational institution that adequately identifies the applicant by name and social security number. The letter must certify member’s full time enrollment status (full time enrollment is defined as year round attendance with applicable course load), the program in which the applicant is enrolled, official start date, and estimated date of completion (graduation).
(2) A copy of the stipend program Written Agreement with the previously issued precert number.

d. **Entitlement.** Approved participants shall be entitled to a monthly stipend paid at the same rate paid to persons participating in the Armed Forces Health Professions Scholarship program for each month of their training program. This rate is established on 1 July of each year as determined by the Secretary of Defense. Payment to Direct Commissioned Officer (DCO) applicants who meet all eligibility requirements is authorized after acceptance of commission and assignment to a Selected Reserve Unit. The stipend is pro-rated for portions of a month at the beginning and end of the course of specialized advanced training per reference (a).

e. **Obligation**

(1) Immediately upon completion of the training program, participants are obligated to serve satisfactorily in the Selected Reserve for a period of one year for each six months (or portion thereof) per reference (a) for which this stipend was paid to them. Time spent in the Selected Reserve prior to completing the training program does not count toward fulfillment of this obligation.

NOTE: Officers who signed a Written Agreement for receipt of stipend and affiliated with the Selected Reserve prior to the effective date of this directive are subject to the terms and conditions of that agreement.

(2) Members who elect to participate in both the stipend and LRP programs must satisfy their LRP Selected Reserve service obligation prior to their stipend program Selected Reserve service obligation.

Example: LT Jones completed a 3-year residency for a CSS in June 2011 and got assigned to an OHSU. At that time, LT Jones had one year of LRP eligibility remaining. The period of time from June 2011 to June 2012 was used for the last year of LRP eligibility. LT Jones’ Selected Reserve service obligation for receipt of stipend begins in June 2012. Based on receipt of stipend for three years, LT Jones must serve satisfactorily in the Selected Reserve until June 2018.
(3) Drilling obligation for the Training Medical Specialty (TMS) program is fulfilled concurrently with Selected Reserve service obligation incurred for receipt of stipend.

f. **Termination.** If a member:

(1) Is disenrolled from their approved specialty training program, interrupts their training program for any reason or fails to complete the entire training program in the specified time period.

(2) Changes their training program without prior authorization from COMNAVRESFOR (N1C2).

g. **Recoupment.** Failure to satisfactorily complete the full program for which stipend was approved, or failure to satisfactorily complete the Selected Reserve service obligation incurred by receipt of stipend payments, will result in stipend program eligibility termination and the processing of recoupment in accordance with reference (a).

3. **Healthcare Professions LRP.** An incentive program intended to assist in the recruitment of MC, DC, MSC and NC officers holding specific health care specialties.

a. **Eligibility requirements.** Applicant shall:

(1) Be a commissioned MC, DC, MSC or NC officer in the Navy Reserve, or be eligible and applying for appointment.

(2) Be a graduate of an accredited medical, dental, or Bachelor of Science in nursing or other appropriate professional school.

(3) Possess a current valid and unrestricted license to practice medicine, dentistry or nursing, and such additional medical privileges as are required to practice as a health professional in the CSS for which loan repayment participation is authorized; or have completed at least two years of residency in a CSS listed on current NAVADMIN.

(4) Be fully credentialed by current Navy standards, as determined by the Navy Medicine Support Command - Centralized Credentials and Privileging Directorate (CCPD).
(5) Not be under a contractual agreement for any other regular Navy or Navy Reserve incentive program except for the Healthcare Professions Stipend Program.

(6) Not have previously received this incentive.

(7) Not have previously served with the Selected Reserve within the 12 months preceding their current affiliation.

(8) Elect both LRP and stipend if in residency or other accredited specialty program per reference (c).

b. Precert Request. Recruiting Command and CTO personnel shall submit precert requests to the COMNAVRESFORCOM Officer Incentives Division (N112A) prior to member’s gain to an IDT status. COMNAVRESFORCOM Officer Incentives Division will return a Written Agreement with a Precert number if member meets basic eligibility requirements.

c. Application. NRA Incentive Program Coordinator shall submit an initial application for eligibility establishment to COMNAVRESFORCOM (N112A) when member affiliates. The application must include a copy of the LRP Written Agreement.

d. Annual Loan Certification. Member shall:

(1) Complete a DoD LRP Annual Repayment Application (DD Form 2475) each year and for each loan to be paid, showing the current outstanding balance and that the loan is not in default.

(2) Begin this process 60 days prior to the anniversary date of eligibility.

(3) Submit completed DD Form 2475 electronically. In order to protect personally identifiable information (PII), members must utilize the link on the COMNAVRESFORCOM Officer Incentives (N112A) website at https://private.navyreserve.navy.mil/cnrfc/N-Codes/N1/CNRFC_N112A/Pages/N112A.aspx for payment processing. Members must use their Common Access Card to access this link and choose their email PKI certificate when prompted.

e. Entitlement

(1) Payments made against loans described above will be authorized per the NAVADMIN in effect at the time of initial incentive application. Loans in default, less than one year old
or already paid by the member or other agency will not qualify for repayment under this program. Disbursement will not exceed indebtedness. All payments are considered taxable income.

(2) Payments will be made directly to the financial institution or agency/office servicing the loan.

(3) For payments to be made, program participants must remain in the specialty for which participation was approved and must maintain current credentialing as determined by the Navy Medicine Support Command - Centralized Credentials and Privileging Directorate (CCPD).

f. Obligation

(1) Serve satisfactorily in the Selected Reserve for each year in which loan repayment is made. LRP payments are made at the end of each year of service, based on satisfactory participation in the preceding 12 months.

(2) Members who elect to participate in both stipend and LRP programs must satisfy their LRP Selected Reserve obligation prior to their stipend program Selected Reserve obligation.

g. Recoupment. Recoupment does not apply to LRP payments which are based on prior satisfactory service.

4. Special Pay. An incentive program intended to assist in the recruitment of MC, DC, MSC and NC officers in designated Critical Shortage Specialties (CSS). This incentive cannot be combined with stipend, LRP, affiliation or accession incentives.

a. Eligibility requirements. Applicant shall:

(1) Be a graduate of an accredited school of medicine, dentistry, nursing, or physician assistant program.

(2) Be a commissioned MC, DC, MSC or NC officer affiliating in the Selected Reserve; or be qualified and applying for appointment.

(3) Possess a current valid and unrestricted medical, dental, nursing or physician assistant license and any associated credentials as determined by the Navy Medicine Support Command - Centralized Credentials and Privileging
Directorate (CCPD) required to perform the duties of the critical skill specialty for which Special Pay is authorized.

(4) Be fully qualified in a CSS listed on current NAVADMIN on date of affiliation.

(5) Not have previously received this incentive.

(6) Have no current contractual obligations for receipt of any other incentive or educational assistance per reference (a), or any other contractual agreement to serve in the Selected Reserve.

(7) Not have previously served with the Selected Reserve of the Ready Reserve within the 12 months preceding their current affiliation.

b. Precert Request. Recruiting Command and CTO personnel shall submit precert requests to the COMNAVRESFORCOM Officer Incentives Division (N112A) prior to member’s gain to an IDT status. COMNAVRESFORCOM Officer Incentives Division will return a Written Agreement with a Precert number if member meets basic eligibility requirements.

c. Application. NRA Incentive Program Coordinator shall submit an application for eligibility establishment to COMNAVRESFORCOM (N11) when member affiliates. The application must include a copy of the appropriate Written Agreement.

d. Obligation

(1) Member must elect a two or three year Selected Reserve service obligation upon signing the Written Agreement. Once eligibility is established, the elected obligation period cannot be changed.

(2) Serve satisfactorily in the Selected Reserve for each year (12 month period) after which a special pay incentive payment is made, for the number of years specified in the written agreement. Payments are made at the beginning of each year of service, on the anniversary of member’s affiliation date.

Note: To verify anniversary payment dates, members may contact COMNAVRESFORCOM (N112A) Officer Bonus Division at
e. **Recoupment.** Failure to satisfactorily complete the required Selected Reserve service obligation will result in bonus eligibility termination and recoupment of all monies received for the year in which payment was received and the service obligation was not satisfactorily completed. The member will not be eligible for any further incentive payments of this type once their eligibility has been terminated.